

In re:
Kathleen M. Lincoln
Debtor

Case No. 22-10798-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 19, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

Recip ID	Recipient Name and Address
db	+ Kathleen M. Lincoln, 7212 N. Radcliffe Street, Bristol, PA 19007-5823
14680167	American Express, 19640 N. 31st Street Avenue, Phoenix, AZ 85027
14692090	+ Citadel Credit Union, ATTN: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119
14680178	+ John B. Claffey, Esq., Portnoy Schneck, LLC, 3705 Quakerbridge Road, Ste. 116, Trenton, NJ 08619-1288
14680183	+ SYNCB/Sams Club, 608 SW 8th Street, Bentonville, AR 72712-6207
14680181	+ Sterling Credit Corp, PO Box 675, Spring House, PA 19477-0675

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Aug 20 2022 04:13:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Aug 20 2022 00:06:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 20 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 20 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14680168	+ EDI: TSYS2	Aug 20 2022 04:13:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14680169	+ Email/Text: bankruptcy@cavps.com	Aug 20 2022 00:06:00	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14692243	+ Email/Text: bankruptcy@cavps.com	Aug 20 2022 00:06:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14680170	+ Email/Text: bankruptcycollections@citadelbanking.com	Aug 20 2022 00:06:00	Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119
14680171	+ EDI: CITICORP.COM	Aug 20 2022 04:13:00	Citi, PO Box 790040, Saint Louis, MO 63179-0040
14680172	EDI: CITICORP.COM	Aug 20 2022 04:13:00	Citi Bank - Home Depot Credit Svcs., PO Box 7032, Sioux Falls, SD 57117-7032
14680173	+ EDI: WFNNB.COM	Aug 20 2022 04:13:00	Comenity/Boscovs, PO Box 182789, Columbus, OH 43218-2789
14680174	EDI: DISCOVER.COM	Aug 20 2022 04:13:00	Discover Fin Svcs, 2500 Lake Cook Road, Deerfield, IL 60015
14680175	EDI: DISCOVER.COM	Aug 20 2022 04:13:00	Discover Financial Svcs, 2500 Lake Cook Road, Deerfield, IL 60015
14692591	EDI: DISCOVER.COM		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 19, 2022

Form ID: 318

Total Noticed: 27

		Aug 20 2022 04:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14680176	Email/Text: collectionbankruptcies.bancorp@53.com	Aug 20 2022 00:06:00	Fifth Third Bank, NA, 5050 Kingsley Drive, Cincinnati, OH 45263
14680177	Email/Text: cashiering-administrationservices@flagstar.com	Aug 20 2022 00:06:00	Flagstar Bank, Mail Stop E115-3 5151 Corporate Drive, Troy, MI 48098-2639
14680179	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2022 00:06:00	Midland Credit Management, Inc, 320 East Big Beaver Road, Posting Team, Troy, MI 48083-1271
14693832	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2022 00:06:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14680180	Email/Text: bk-notification@sps-law.com	Aug 20 2022 00:05:00	Portnoy Schneck, LLC, 3705 Quakerbridge Road, Ste. 116, Trenton, NJ 08619
14680182	EDI: RMSC.COM	Aug 20 2022 04:13:00	SYNCB/MC, PO Box 965003, Orlando, FL 32896-5003
14680184	+ Email/Text: BKRMailOps@weltman.com	Aug 20 2022 00:06:00	Weltman, Weisber \$ Reis Co., LPA, 965 Keynote Circle, Independence, OH 44131-1829
14680185	+ Email/Text: bkfilings@zwickerpc.com	Aug 20 2022 00:06:00	Zwicker & Assoc, PC, PO Box 9013, Andover, MA 01810-0913

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2022 at the address(es) listed below:

Name	Email Address
NATHAN SNYDER	on behalf of Debtor Kathleen M. Lincoln nathan@nsnyderlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 19, 2022

Form ID: 318

Total Noticed: 27

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Kathleen M. Lincoln</u>	Social Security number or ITIN	xxx-xx-2523
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-10798-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen M. Lincoln
aka Kathy M. Lincoln

8/18/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.